10/20/08 8:58:08 59 BK 596 PG 52 59 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

Indexing Instructions: LOT 5, LAKE FRONT SUBDIVISION, SITUATED I N SECTION 22, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MS

FHLMC/GMAC

## SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other valuable considerations, the receipt and sufficiency of which is hereby acknowledged, the undersigned **FEDERAL HOME LOAN MORTGAGE CORPORATION**, does hereby grant, bargain, sell, convey and specially warrant unto **GMAC MORTGAGE**, **LLC**, the following described land lying and being situated in **DESOTO** County, Mississippi, to-wit:

LOT 5, LAKE FRONT SUBDIVISION, SITUATED IN SECTION 22, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 96, PAGE 5, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI. BEING THE SAME PROPERTY CONVEYED TO SECURITY BUILDER, INC BY WARRANTY DEED FROM W. L. LYON, DATED 01/27/2006 OF RECORD AS BOOK 520, PAGE 178 REGISTER'S OFFICE FOR DESOTO COUNTY, MISSISSIPPI

Excepted from the warranty hereof are all restrictive covenants, easements, rights of way and mineral reservations of record affecting the described land and property.

The Grantor promises or covenants to defend title to the property from and against all lawful claims and demands of all persons claiming by, through or under Grantor and none other.

It is agreed and understood that the 2008 taxes have been prorated as of this date on an estimated basis and Grantor will not be responsible for any adjustment of taxes after this date.

REO 2074 9082 LYONS COVE OLIVE BRANCH

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IN WITNESS WHEREOF, FEDERAL HOME LOAN MORTGAGE CORPORATION, has
caused this instrument to be signed in its name by its undersigned officer, on this the day of
October, 2008.  FEDERAL HOME LOAN MORTGAGE CORPORATION,  BY:
ITS: Felicia Yankson  Assistant Treasurer
STATE OF Texas
COUNTY OF Denton
PERSONALLY appeared before me, the undersigned authority in and for the above mentioned county and state, Felicia Yankson personally known to me to be the Assistant Treasurer, of the within named FEDERAL HOME LOAN MORTGAGE
CORPORATION, who acknowledged that he signed, sealed and delivered the above and foregoing
instrument of writing on the day and year therein mentioned, for and on behalf of said entity being so
authorized to do in the premises.
WITNESS MY SIGNATURE AND OFFICIAL SEAL, this the day of October, 2008  MOTARY PUBLIC
My Commission Expires:
Grantor: 8609 Westwood Costa Olo Vienna VA de la June 4, 2012  PHONE: (703) 760-8000
Grantee: Year Dr Shath CT Q484 PHONE: (214) 874-2586 8
PREPARED BY AND RETURN TO: ADAMS & EDENS, P.A. 2001 CREEK COVE BRANDON, MS 39042 (601) 825-9508

## CERTIFICATE OF APPOINTMENT AND AUTHORITY

Pursuant to the authority vested in me by Delegations of Authorities Certificate, Section VII, Legal, I hereby appoint FELICIA YANKSON as Assistant Treasurer of the Federal Home Loan Mortgage Corporation (Freddie Mac) for the sole purpose of executing the documents regarding real properties which are foreclosed or real property acquired by other means and assigned to Homesteps for disposition, including, but not limited to, the following:

- Sales contracts;
- Advances for money to brokers or others;
- Listing agreements;
- Any and all documents required in connection with the disposition of such property, including, but not limited to, deeds, settlement statements, seller financing and assumptions and Limited Powers of Attorney to execute any and all documents necessary to convey the property;
- Property management agreements and rental agreements;
- Form 104 expenses related to property activity;
- Deeds to transfer or donate properties to outside organizations; and
- Documents with respect to special financing or special concessions.

This appointment and authority becomes effective immediately and shall continue in full force and effect until December 31, 2008, unless modified or revoked. This authority shall not be redelegated.

Mollie D. Roy

Managing Associate General Counsel

Corporate Secretary's Office

Ville H

Effective Date: January 1, 2008